

Information to identify the case:	
Debtor 1	James Thomas Atkins First Name Middle Name Last Name
Debtor 2 (Spouse, if filing)	Robin Lynn Atkins First Name Middle Name Last Name
United States Bankruptcy Court District of New Jersey	
Case number: 19-31781-JNP	

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

James Thomas Atkins

Robin Lynn Atkins

5/21/25

By the court: Jerrold N. Poslusny Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James Thomas Atkins
Robin Lynn Atkins
Debtors

Case No. 19-31781-JNP
Chapter 13

District/off: 0312-1
Date Rcvd: May 21, 2025

User: admin
Form ID: 3180W

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Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 23, 2025:

Recip ID	Recipient Name and Address
db/jdb	+ James Thomas Atkins, Robin Lynn Atkins, 82 Crescent Hollow Drive, Sewell, NJ 08080-9655
518615096	+ MTGLQ Investors, LP, Denise Carlon Esquire, 216 Haddon Avenue, Ste. 406, Westmont, NJ 08108-2812
518576760	+ PJ Fitzpatrick, 21 Industrial Blvd, New Castle, DE 19720-2087
518576763	USAF, Inc., PO Box 8961, Madison, WI 53708-8961

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	+ Email/Text: RASEBN@raslg.com	May 21 2025 20:50:00	Harold Kaplan, Robertson, Anschutz, Schneid, Crane & Pa, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
smg	Email/Text: usanj.njbankr@usdoj.gov	May 21 2025 20:52:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	May 21 2025 20:52:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	May 21 2025 20:50:00	U.S. BANK TRUST NATIONAL ASSOCIATION, RAS Crane & Partners, PLLC, 13010 Morris Rd., Suite 450, Alpharetta, GA 30004, UNITED STATES 30004-2001
518583023	Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	May 21 2025 20:50:00	Ascendium Education Solutions, Inc, PO Box 8961, Madison WI 53708-8961
518576758	+ Email/Text: ECMCBKNotices@ecmc.org	May 21 2025 20:52:00	ECMC, PO Box 16408, Saint Paul, MN 55116-0408
518576759	EDI: IRS.COM	May 22 2025 00:38:00	Internal Revenue Service, Centralized Insolvency Operation, P.O. Box 7346, Philadelphia, PA 19101-7346
518576761	Email/Text: dnj@pbslaw.org	May 21 2025 20:51:00	Pluese, Becker & Saltzman, LLC, 20000 Horizon Way, Suite 900, Mount Laurel, NJ 08054-4318
519664155	+ Email/Text: RASEBN@raslg.com	May 21 2025 20:50:00	Robertson, Anschutz, Schneid, Crane &, Partners, PLLC, Authorized Agent for Secured Creditor, 130 Clinton Rd #202, Fairfield, NJ 07004-2927
518665899	+ Email/Text: nsm_bk_notices@mcooper.com	May 21 2025 20:51:00	Rushmore Loan Management Services, P.O. Box 55004, Irvine, CA 92619-5004
518576762	+ Email/Text: nsm_bk_notices@mcooper.com	May 21 2025 20:51:00	Rushmore Loan Mgmt Ser, 15480 Laguna Canyon Rd S, Irvine, CA 92618-2132
518576764	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	May 21 2025 21:17:40	Wells Fargo Bank, PO Box 10335, Des Moines, IA 50306-0335
518601389	+ Email/PDF: Bankruptcynoticeshomelending@wellsfargo.com	May 21 2025 21:16:13	Wells Fargo Bank, N.A., MAC N9286-01Y, P.O.

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Box 1629, Minneapolis, MN 55440-1629

519645304	+ Email/Text: bkteam@selenefinance.com	May 21 2025 20:51:00	Wilmington Savings Fund Society, FSB, et. al., c/o Selene Finance, LP, Attn: BK Dept., 3501 Olympus Blvd, Suite 500, Dallas, TX 75019-6295
519038249	+ Email/Text: bkteam@selenefinance.com	May 21 2025 20:51:00	Wilmington Savings Fund Society, FSB, et. al., C/O Selene Finance LP, PO BOX 71243, Philadelphia, PA 19176-6243
519038250	+ Email/Text: bkteam@selenefinance.com	May 21 2025 20:51:00	Wilmington Savings Fund Society, FSB, et. al., C/O Selene Finance LP, PO BOX 71243, Philadelphia, PA 19176, Wilmington Savings Fund Society, FSB, et, C/O Selene Finance LP 19176-6243

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 23, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 21, 2025 at the address(es) listed below:

Name	Email Address
Andrew B Finberg	on behalf of Trustee Andrew B Finberg courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Andrew B Finberg	courtmail@standingtrustee.com ecf.mail_9022@mg.bkdocs.us
Charles G. Wohlrab	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust bkecf@friedmanvartolo.com, cwohlrab@ecf.courtdrive.com
Christopher G. Cassie	on behalf of Joint Debtor Robin Lynn Atkins ccassie@keaveneylegalgroup.com atruss@keaveneylegalgroup.com;22374@notices.nextchapterbk.com
Christopher G. Cassie	on behalf of Debtor James Thomas Atkins ccassie@keaveneylegalgroup.com atruss@keaveneylegalgroup.com;22374@notices.nextchapterbk.com
Cory Francis Woerner	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust cwoerner@raslg.com
Cory Francis Woerner	on behalf of Creditor U.S. BANK TRUST NATIONAL ASSOCIATION cwoerner@raslg.com
Denise E. Carlon	on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

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Denise E. Carlon

on behalf of Creditor MTGLQ Investors LP dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Elizabeth L. Wassall

on behalf of Creditor WELLS FARGO BANK N.A. ewassall@logs.com, njbankruptcynotifications@logs.com;logsecf@logs.com

Harold N. Kaplan

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust hkaplan@rasnj.com, kimwilson@raslg.com

Isabel C. Balboa

on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com

Sindi Mncina

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Premium Mortgage Acquisition Trust smncina@raslg.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

Warren D. Levy

on behalf of Joint Debtor Robin Lynn Atkins atruss@keaveneylegalgroup.com
r46514@notify.bestcase.com;3295273420@filings.docketbird.com;casedriverecf@casedriver.com;atruss@KeaveneyLegalGroup.com;ccassie@KeaveneyLegalGroup.com

Warren D. Levy

on behalf of Debtor James Thomas Atkins atruss@keaveneylegalgroup.com
r46514@notify.bestcase.com;3295273420@filings.docketbird.com;casedriverecf@casedriver.com;atruss@KeaveneyLegalGroup.com;ccassie@KeaveneyLegalGroup.com

TOTAL: 16